

Information to identify the case:

Debtor 1: Simone D Frazier Social Security number or ITIN: xxx-xx-5591
 First Name Middle Name Last Name EIN: --
 Debtor 2: Social Security number or ITIN: ----
 (Spouse, if filing) First Name Middle Name Last Name EIN: --
 United States Bankruptcy Court: Southern District of Texas Date case filed for chapter: 7 7/25/24
 Case number: 24-33377

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Simone D Frazier	
2. All other names used in the last 8 years	aka Simone Diane Frazier, aka Simone Frazier	
3. Address	16335 Meadowbrook Farm Rd Houston, TX 77082	
4. Debtor's attorney Name and address	Nicholas M Wajda Wajda Law Group, APC 8117 Preston Road Suite 300 Dallas, TX 75225	Contact phone 214-396-6008 Email: nick@recoverylawgroup.com
5. Bankruptcy trustee Name and address	Christopher R Murray Jones Murray LLP 602 Sawyer St Ste 400 Houston, TX 77007	Contact phone 832-529-1999 Email: chris@jonesmurray.com

For more information, see page 2 >

Debtor **Simone D Frazier**Case number **24-33377**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court PO Box 61010 Houston, TX 77208	Hours open: 8:00 am – 5:00 pm Monday through Friday Contact phone (713) 250-5500 Date: 7/30/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 11, 2024 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 896 936 5074, and Passcode 4689798715, OR call 1 956 597 2753 For additional meeting information go to www.justice.gov/ust/moc .
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/12/24 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Southern District of Texas

In re:
Simone D Frazier
Debtor

Case No. 24-33377-mi
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0541-4
Date Rcvd: Jul 30, 2024

User: ADIuser
Form ID: 309A

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2024:

Recip ID	Recipient Name and Address
db	+ Simone D Frazier, 16335 Meadowbrook Farm Rd, Houston, TX 77082-1214
12736797	+ Curtis Adams, 16335 Meadowbrook Farm Rd, Houston, TX 77082-1214
12736800	+ FBTRCSC, Attn: Bankruptcy, 1000 Louisiana St., Suite 6700, Houston, TX 77002-6003
12736802	+ First Key Homes, 877 Franklin Gateway, Marietta, GA 30067-8009
12736801	+ First Key Homes, Attn: Bankruptcy, 877 Franklin Gateway, Marietta, GA 30067-8009
12736805	+ Gexa Energy, Attn: Bankruptcy, 601 Travis Street, Suite 1400, Houston, TX 77002-3253
12736808	HCTRA, 1855 S Sam Houston Tollway, Houston, TX 77047
12736813	+ Parker & Ellis Law Group, 522 N. Central Ave, #831, Phoenix, AZ 85004-2185
12736817	+ TxTag, Attn: Bankruptcy, 12719 Burnet Rd, Austin, TX 78727-4207
12736819	+ UNT Division of Enrollment, Attn: Bankruptcy, 1155 Union Circle #310620, Denton, TX 76203-5017
12736821	+ Velocity Investments Assignee of Finwise, Attn: Bankruptcy, 20 S. Clark Street Suite 1800, Chicago, IL 60603-1841
12736824	Wilshire Commercial Capital, Attn: Bankruptcy, Wilshire Blvd, Suite 100, Los Angeles, CA 90010
12736825	+ Wilshire Portfolio Management, Attn: Bankruptcy, 1299 Ocean Avenue, Santa Monica, CA 90401-1058

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: nick@recoverylawgroup.com	Jul 30 2024 20:20:00	Nicholas M Wajda, Wajda Law Group, APC, 8117 Preston Road, Suite 300, Dallas, TX 75225
tr	+ EDI: FCRMURRAY	Jul 31 2024 00:02:00	Christopher R Murray, Jones Murray LLP, 602 Sawyer St, Ste 400, Houston, TX 77007-7510
ust	+ Email/Text: ustregion07.hu.ecf@usdoj.gov	Jul 30 2024 20:22:00	US Trustee, Office of the US Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604
cr	+ EDI: AISACG.COM	Jul 31 2024 00:02:00	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
12736790	+ Email/Text: bankruptcynotices@amazon.com	Jul 30 2024 20:22:00	Amazon, P.O. Box 81226, Seattle, WA 98108-1300
12736791	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 30 2024 20:20:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
12736792	+ Email/Text: rm-bknotices@bridgecrest.com	Jul 30 2024 20:22:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
12736795	Email/Text: cfcbackoffice@contfinco.com	Jul 30 2024 20:21:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
12736814	Email/Text: cfcbackoffice@contfinco.com	Jul 30 2024 20:21:00	Surge, Attn: Bankruptcy, PO Box 8099, Newark, DE 19714
12736793	+ EDI: CAPITALONE.COM	Jul 31 2024 00:02:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
12736796	+ EDI: CCS.COM	Jul 31 2024 00:02:00	Credit Collection Services, Attn: Bankruptcy, 725

District/off: 0541-4
Date Rcvd: Jul 30, 2024

User: ADIuser
Form ID: 309A

Page 2 of 3
Total Noticed: 39

			Canton St, Norwood, MA 02062-2679
12736798	+ Email/Text: electronicbkydocs@nelnet.net	Jul 30 2024 20:22:00	Dept Of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
12736799	Email/Text: operationsclerk@easypayfinance.com	Jul 30 2024 20:20:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
12736803	+ EDI: AMINFOFP.COM	Jul 31 2024 00:02:00	Fst Premier, Attn: Bankruptcy, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
12736804	+ EDI: PHINGENESIS	Jul 31 2024 00:02:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
12736806	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 30 2024 20:21:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
12736807	Email/Text: csc-correspondence@hctra.org	Jul 30 2024 20:21:00	HCTRA, Attn Bankruptcy, 7701 Wilshire Place Dr, Houston, TX 77040
12736809	+ EDI: JEFFERSONCAP.COM	Jul 31 2024 00:02:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
12736810	+ Email/Text: bankruptcydocs@justenergy.com	Jul 30 2024 20:22:00	Just Energy, Attn: Bankruptcy, 5251 Westheimer Rd. Suite 1000, Houston, TX 77056-5414
12736811	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2024 20:27:42	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
12736812	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 30 2024 20:22:00	Midland Credit, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
12736815	+ EDI: SYNC	Jul 31 2024 00:02:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
12736816	^ MEBN	Jul 30 2024 20:17:13	Texas Workforce Commission, P.O. Box 149352, Austin, TX 78714-9352
12736820	+ EDI: LCIUPSTART	Jul 31 2024 00:02:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
12736823	Email/Text: bankruptcynotice@westlakefinancial.com	Jul 30 2024 20:22:00	Westlake Financial Services, Attn: Bankruptcy, PO Box 54807, Los Angeles, CA 90054-0807
12736822	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jul 30 2024 20:22:00	Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
TOTAL: 26			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12736794		Cashnetusa
12736818	*+	TxTag, Attn: Bankruptcy, 12719 Burnet Rd, Austin, TX 78727-4207

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0541-4	User: ADIuser	Page 3 of 3
Date Rcvd: Jul 30, 2024	Form ID: 309A	Total Noticed: 39
Date: Aug 01, 2024	Signature: <u>/s/Gustava Winters</u>	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2024 at the address(es) listed below:

Name	Email Address
Christopher R Murray	chris@jonesmurray.com crm@trustesolutions.net
Nicholas M Wajda	on behalf of Debtor Simone D Frazier nick@recoverylawgroup.com nick@recoverylawgroup.com;teedocs@recoverylawgroup.com;chapter13@recoverylawgroup.com
US Trustee	USTPRegion07.HU.ECF@USDOJ.GOV

TOTAL: 3